### Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 1 of 67

Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Maria	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Rodriguez	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.		
		Last name	Last name
		First name	First name
		i ii st ii di ile	Histilane
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 9682	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 2 of 67

D	ebtor 1 Maria First Name	Hodriguez  Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2217 N Harlem Ave Apt 2w Number Street	Number Street
		Chicago Illinois 60707	
		City State Zip Code	City State Zip Code
		Cook County	County
		•	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 3 of 67

Debtor 1 Maria		Rodriguez		Case number (if kno	own)
First Name	Middle Name	Last Name			
Part 2: Tell the Court Abo	out Your Bankruptcy	Case			
7. The chapter of the Bankruptcy Code you are choosing to file under		of description of each, see <i>Noti</i> 1010)). Also, go to the top of pag			C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about cashier's check, of may pay with a crimary pay with	at how you may pay. Typical or money order If your attored to card or check with a property fee in installments. If you ay Your Filing Fee in Installments of the be waived (You may not required to, waive your fay line that applies to your fay	Ily, if your is a contract of the contract of	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only and may do so onlize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for SA</i> ).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	Ves. District District District		When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go	dlord obtained an eviction judç to line 12.			o you want to stay in your residence?  Set You (Form 101A) and file it with

### Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 4 of 67

Rodriguez Debtor 1 Maria \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 5 of 67

Debtor 1 Maria Rodriguez Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Effo	rts to Receive a Brie	fing About Credit Counseling			
	About Debtor 1:		Abo	out Debtor 2 (Sp	oouse Only in a Joint Case):
<sup>15.</sup> Tell the court	You must check one:		You	ı must check one:	
whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	_	counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.
The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, but I do not have a npletion.	_	counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services and agency, but was unable to vices during the 7 days after I at, and exigent circumstances amporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this		requirement, attac efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
	receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
		he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.
	I am not required counseling beca	d to receive a briefing about credit ause of:		l am not require counseling beca	d to receive a briefing about credit ause of:
	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
	Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
	about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing iseling, you must file a motion for ounseling with the court.

#### Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Mair Document Page 6 of 67

Debtor 1 Maria Rodriguez Case number (if known) Middle Name First Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Maria Rodriguez Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 9/25/2017 Executed on MM / DD / YYYY MM / DD / YYYY

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 7 of 67

Debtor 1 Maria		Rodriguez	Case number (	if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	er Chapter 7, 11, 12, o	or 13 of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requi	red by 11 U.S.C. § 34	2(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	. ,	-		dules filed with the petition is incorrect.
attorney, you do not	•			
need to file this page.	/s/ Chad Mizelle		Date	9/25/2017
	Signature of Attorney for	r Dehtor		MM / DD / YYYY
	Signature of Attorney re	Debtor		
	Chad Mizelle			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	·			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone		Email address	cmizelle@semradlaw.com
			Illino	is
	Bar number		State	

### Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 8 of 67

Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Maria		Rodriguez
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if this is an
	amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
I. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del></del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$650.00
1c. Copy line 63, Total of all property on Schedule A/B	\$650.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	,
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$12,138.00
Your total liabilities	\$12,138.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$798.00
5. Schedule J: Your Expenses (Official Form 106J)	0.40.00
Copy your monthly expenses from line 22, Column A, of Schedule J	\$648.00

### Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 9 of 67

Rodriguez Debtor 1 Maria \_\_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$63.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 10 of 67

Fill in this	inforr	nation to identify your c	ase:					
Debtor 1		Maria			Rodriguez			
Debtor I		First Name	Middle N	lame	Last Name	_		
Debtor 2								
(Spouse, if fil	ing)	First Name	Middle N	lame	Last Name	_		
United Sta	ates B	ankruptcy Court for the:	Northern		District of Illinois (State)	_		
Case num (If known)	ber				` ,	_		
Officia	ıl Fo	orm 106A/B						Check if this is an amended filing
Sched	lub	e A/B: Prope	erty					12/1
category v responsibl write your	where e for name	you think it fits best. I supplying correct infor and case number (if k	Be as complete a mation. If more s known). Answer e	nd a pace very		ed people a neet to this	re filing together, both a form. On the top of any a	re equally
					or Other Real Estate You Ow			
		or have any legal or ed So to Part 2	quitable interest i	in an	y residence, building, land, or si	milar prope	rty?	
	Yes.	Where is the property?						
				Wh	at is the property? Check all that	apply.		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.1	Stree	t address, if available, or	other description	느	Single-family home			nims Secured by Property.
					Duplex or multi-unit building		Current value of the	Current value of the
				H	Condominium or cooperative  Manufactured or mobile home		entire property?	portion you own?
				H	Land			
	Num	ber Street		H	Investment property		Describe the nature o	f your ownership
				H	Timeshare		interest (such as fee s	
	City	State	Zip Code	H	Other	_	the entireties, or a life	e estate), ii known.
				Wh	o has an interest in the property	/? Check	Check if this is co	ommunity property
				one	e. I			
				L	Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and an	other		
					ner information you wish to add a operty identification number:	about this it	em, such as local	
If you	own	or have more than one, li	ist here:	pre	perty identification flumber.			
ii you	OWIII	or mave more than one, ii	ot ficio.	Wh	at is the property? Check all that	apply.	Do not deduct secured	claims or exemptions. Put
1.2					Single-family home			red claims on Schedule D: nims Secured by Property.
	Stree	t address, if available, or	other description		Duplex or multi-unit building		Creditors with mave Cla	ums securea by Property.
				F	Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
				F	Manufactured or mobile home			
	Num	ber Street			Land			
	Nulli	Dei Stieet			Investment property		Describe the nature o interest (such as fee s	
	City	State	Zip Code		Timeshare Other	_	the entireties, or a life	e estate), if known.
	Oity	Oldio	Zip Code				011.1(11.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	
				Wh one	o has an interest in the property	? Check	(see instructions)	mmunity property
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
				F	At least one of the debtors and an	other		
					ner information you wish to add operty identification number:	about this it	em, such as local	

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 11 of 67

Number   Street	Debtor 1	Maria	Rodriguez Ci	se number (if known)		
Street address, if available, or other description		First Name Middle N	lame Last Name	_		
Number Street   Investment property   Timeshare   Time		et address, if available, or other descriptio	Single-family home  Duplex or multi-unit building  Condominium or cooperative	the amount Creditors W Current va	t of any secu //ho Have Cla lue of the	red claims on Schedule D:
Who has an interest in the property? Check one.   (see instructions)			Investment property Timeshare	interest (sı	uch as fee s	simple, tenancy by
2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.    Part 2:   Describe Your Vehicles			Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about	ck one. (see in	structions)	
Part 2: Describe Your Vehicles  Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles    No	2. Add	the dollar value of the portion you ow		ıny entries for pages		
Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles    Vo   Yes	you ha	ve attached for Part 1. Write that nun	nber here.			
3.1 Make	Do you ow you own th 3. Cars, va	vn, lease, or have legal or equitable in that someone else drives. If you lease a vo thins, trucks, tractors, sport utility vehicles,	ehicle, also report it on Schedule G: Executory Con		•	
Other information:  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Make  Model:  Year:  Approximate mileage:  Other information:  Debtor 1 and Debtor 2 only  Current value of the entire property?  Do not deduct secured claims or exemption the amount of any secured claims on School Creditors Who Have Claims Secured by Property?  Current value of the entire property?	ш	Make	one.	the amoun	it of any seci	ured claims on Schedule D:
instructions)  3.2 Make  Model: Year: Approximate mileage:  Other information:  Who has an interest in the property? Check one.  Do not deduct secured claims or exemption the amount of any secured claims on Sching the amount of any secured claims on Sching the amount of any secured claims on Sching Creditors Who Have Claims Secured by Property?  Current value of the current value of the entire property?  Debtor 1 and Debtor 2 only		·· · · · · · · · · · · · · · · · · · ·	Debtor 1 and Debtor 2 only	entire pro		Current value of the portion you own?
Model: Year:  Approximate mileage:  Other information:  One.  Debtor 1 only  Debtor 2 only  The amount of any secured claims on School Creditors Who Have Claims Secured by Property Current value of the entire property?  Current value of the entire property?  Portion you own				rty (see		
Other information:  Debtor 1 and Debtor 2 only  Current value of the current value of the property?  portion you own	3.2	Model: Year:	Who has an interest in the property?	the amoun	it of any seci	ured claims on Schedule D:
Check if this is community property (see			Debtor 1 and Debtor 2 only  At least one of the debtors and ano	entire pro her		Current value of the portion you own?

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 12 of 67

iloi i	Maria	Rodriguez	Case number (if k	known)	
	First Name	Middle Name Last Name			
3.3	Make Model: Year: Approximate mileage: Other information:	Who has an interest in tone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2	thi <i>Ci</i>	e amount of any secu	claims or exemptions. Fixed claims on Schedule ims Secured by Property  Current value of the portion you own?
		At least one of the del			
3.4	Make Model: Year: Approximate mileage:	Who has an interest in tone.  Debtor 1 only	the Cr	e amount of any secu Preditors Who Have Cla	claims or exemptions. P red claims on <i>Schedule</i> ims Secured by Property
	Other information:	Debtor 2 only  Debtor 1 and Debtor 2		urrent value of the ntire property?	Current value of the portion you own?
		At least one of the del	otors and another		
		ATVs and other recreational vehicles, ot sonal watercraft, fishing vessels, snowmobile		ories	
Exar	nples: Boats, trailers, motors, per No Yes Make	instructions)  ATVs and other recreational vehicles, ot sonal watercraft, fishing vessels, snowmobile with the company of the	ther vehicles, and accessories es, motorcycle accessories the property? Check	o not deduct secured	claims or exemptions. F
Exar	nples: Boats, trailers, motors, per No Yes	instructions)  ATVs and other recreational vehicles, ot sonal watercraft, fishing vessels, snowmobile	ther vehicles, and accessories es, motorcycle accessories the property? Check  Cr	o not deduct secured le amount of any secu	claims or exemptions. F red claims on <i>Schedule</i> ims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors, per  No  Yes  Make  Model:  Year:	instructions)  ATVs and other recreational vehicles, ot sonal watercraft, fishing vessels, snowmobile  Who has an interest in tone.  Debtor 1 only	ther vehicles, and accessories  the property? Check  Cr  Cu  2 only btors and another	o not deduct secured le amount of any secu reditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar  4.1	Make Model: Approximate mileage: Other information:  Make Model: Year:  Make Model: Year:	who has an interest in tone.  Debtor 1 only Debtor 2 only At least one of the det	ther vehicles, and accessories  the property? Check  Co  Co  2 only btors and another munity property (see  the property? Check  Do  th	o not deduct secured the amount of any secureditors Who Have Claurrent value of the natire property?	red claims on Schedule ims Secured by Propert  Current value of the
4.1	mples: Boats, trailers, motors, per  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	who has an interest in tone.  Debtor 1 only  Debtor 2 only  At least one of the deterministructions)  Who has an interest in tone.	ther vehicles, and accessories  the property? Check  Cr  2 only btors and another munity property (see  the property? Check  Do th. Cr  Ct. Ct. Ct. Ct. Ct. Ct. Ct. Ct. Ct. Ct	o not deduct secured the amount of any secureditors Who Have Claurrent value of the natire property?	red claims on Schedule ims Secured by Propertion Value of the portion you own?  claims or exemptions. Fred claims on Schedule

#### Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 13 of 67

Debtor 1 Maria Rodriguez Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... used electronics (cell phone) \$450.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... used clothing \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$650.00 for Part 3. Write that number here .....

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 14 of 67

Rodriguez Debtor 1 Maria Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 15 of 67

Debt	tor 1 Maria	NAC-JUL NI	Rodriguez	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotial			
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.  Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.					
		ents are those you cannot transfe	i to someone by signing	g of delivering them.	
	<b>✓</b> No				
	Yes. Give specific information about	To account of the control of the con			
	them	Issuer name:			
21.	Retirement or pension  Examples: Interests in IF		thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No		,, ammi darmigo addournio	, et eure penelen et prem enamy plane	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.				
		Pension plan:			_
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22	Security deposits and	prepayments			
	Your share of all unused	d deposits you have made so that			
	Examples: Agreements vicempanies, or others	with landlords, prepaid rent, publi	c utilities (electric, gas, w	ater), telecommunications	
			Institution name:		
	✓ No		modulation name.		
	Yes	Electric:			_
		Gas:			
		Heating oil:			<u> </u>
		Security deposit on rental unit:			_
		Prepaid rent:			_
		Telephone:			_
		Water:			_
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	r a number of years)	
	<b>✓</b> No				
	Yes	Issuer name and description:			
		<del></del>			<del></del>

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 16 of 67

Debt	or 1 Maria First Name	Rodrigu Middle Name Last Na		
24.			program, or under a qualified state tuition program.	
	26 U.S.C. §§	530(b)(1), 529A(b), and 529(b)(1).		
	✓ No  Yes	Institution name and description. Separately file the rec	ords of any interests.11 U.S.C. § 521(c):	
25.			ning listed in line 1), and rights or powers	
	✓ No  Yes. Desc	ribe		
26.		rrights, trademarks, trade secrets, and other inteller ernet domain names, websites, proceeds from royalties		
	<b>√</b> No			
	Yes. Desc	ribe		
27.	Licenses fra	nchises, and other general intangibles		
		Iding permits, exclusive licenses, cooperative association	n holdings, liquor licenses, professional licenses	
	✓ No			
	Yes. Desc	nbe		
Mor	ney or propei	ty owed to you?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or proper			portion you own?
	Tax refunds on No	ved to you		portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s		Federal:	portion you own? Do not deduct secured
	Tax refunds on  No Yes. Give s about	ved to you specific information	Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds on  No Yes. Give s about you a and t	epecific information t them, including whether already filed the returns the tax years		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on  No Yes. Give s about you a and t	pecific information t them, including whether laready filed the returns the tax years	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t	pecific information t them, including whether laready filed the returns the tax years	State:  Local:  port, maintenance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether laready filed the returns the tax years	State:  Local:  port, maintenance, divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information t them, including whether slready filed the returns the tax years  t due or lump sum alimony, spousal support, child supp	State:  Local:  port, maintenance, divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information t them, including whether slready filed the returns the tax years  t due or lump sum alimony, spousal support, child supp	State:  Local:  port, maintenance, divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information t them, including whether slready filed the returns the tax years  t due or lump sum alimony, spousal support, child supp	State:  Local:  port, maintenance, divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s	specific information t them, including whether liready filed the returns the tax years  t due or lump sum alimony, spousal support, child support specific information	State:  Local:  oort, maintenance, divorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information t them, including whether slready filed the returns the tax years  t due or lump sum alimony, spousal support, child supp	State: Local:  Dort, maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information It them, including whether Idready filed the returns The tax years  It It due or lump sum alimony, spousal support, child support specific information	State: Local:  Dort, maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, spousal support, child support specific information  s someone owes you aid wages, disability insurance payments, disability benefits; unpaid loans you made to someone	State: Local:  Dort, maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 17 of 67

Deb	tor 1 Maria	Rodriguez	Case number (if known)	
	First Name Middle Nar	me Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance; h	nealth savings account (HSA); credit, ho	omeowner's, or renter's insurance	
	Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due you fro If you are the beneficiary of a living trust, expe property because someone has died.		, or are currently entitled to receive	_
	Ves. Describe			
33.	Claims against third parties, whether or no Examples: Accidents, employment disputes, in		demand for payment	
	✓ No     Yes. Describe			
34.	Other contingent and unliquidated claims to set off claims	of every nature, including counterc	aims of the debtor and rights	
	No Yes. Describe			
35.	Any financial assets you did not already lis	ut		
	✓ No  Yes. Describe			
36.	Add the dollar value of all of your entries for Part 4. Write that number here			
Part	5: Describe Any Business-Related P	roperty You Own or Have an In	terest In. List any real estate in Pa	rt 1.
37.	Do you own or have any legal or equitable	interest in any business-related pro	perty?	
	No. Go to Part 6. Yes. Go to line 38.			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions you a	ilready earned		
	✓ No Yes. Describe			
39.	Office equipment, furnishings, and supplie Examples: Business-related computers, softw		chines, rugs, telephones, desks, chairs, ele	ctronic devices
	No Yes. Describe			

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 18 of 67

Debt	tor 1 Maria	Rodriguez	Case number (if known)	
40.	First Name Middle Nam  Machinery, fixtures, equipment, supplies yo		rade	
		<b>, ,</b>		
	Yes. Describe			
11	Inventory			
71.				
	✓ No  Yes. Describe			
	166. 266.156			
40				
42.	Interests in partnerships or joint ventures			
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
				<del>-</del>
12 (	Customer lists, mailing lists, or other compile	ntions.	· · · · · · · · · · · · · · · · · · ·	
43. (		ations		
	✓ No  Yes. Do your lists include personally identif	iable information (as defined in 11 U.S.)	2 & 101(//14))2	
	res. De yeur lists include personally lacritin	iable information (as defined in 11 5.5.c.	5. § 101(4179):	
	No			
	Yes. Describe			
44.	Any business-related property you did not a	lready list	<del></del>	
	<b>✓</b> No			
	Yes. Give specific			
	information			<del></del>
				<del></del>
				<u> </u>
	dd the dollar value of all of your entries from			
or Pa	art 5. Write that number here			
Part	Describe Any Farm- and Commerce If you own or have an interest in farmland, list in		u Own or Have an Interest In.	
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercial fi	shing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?  Do not deduct secured claims
4-	E			or exemptions
47.	Farm animals  Examples: Livestock, poultry, farm-raised fish			
	<b>✓</b> No			
	Yes. Describe			
1				

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 19 of 67

Deb	tor 1 Maria First Name	Middle Name	Last Name	Case number (if known)	
40			Last Name		
48.	Crops-either growing of	or narvested			
	<b>✓</b> No				
	Yes. Describe				
49	Farm and fishing equip	ment, implements, machinery, fixt	ures and tools of trade		
10.	_	mont, impromonto, maciniory, na	aroo, and toolo or trado		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	No No				
	Yes. Describe				
	Too. Boconso				
				-	
51.	Any farm- and commer	cial fishing-related property you d	id not already list		
	<b>✓</b> No				
	Yes. Describe				
	_				
				Г	
		of your entries from Part 6, include		=	
for Pa	art 6. Write that number	here			
Part	7. Describe All Pro	perty You Own or Have an Inte	erest in That You Did	Not List Above	
		erty of any kind you did not alread			
33.		s, country club membership	ny not:		
	✓ No				1
	Yes. Give specific				
	information				
54 A	dd the dollar value of all	of your entries from Part 7. Write	that number here		<b>•</b>
O 4. A	ad the donar value of an	or your chance from 1 art 7. Write	that hamber here initial		
Part	8: List the Totals of	Each Part of this Form			
55 1	Part 1: Total roal actato	line 2		•	
33.1	art i. iotai real estate,	, iiii 2			
56. [	part 2 total vehicles, line	e 5		_	
57. <b>F</b>	art 3: Total personal an	d household items, line 15	\$650.00		
58 <b>F</b>	Part 4: Total financial as	sets. line 36	φσσσ.σσ	_	
				_	
59.1	Part 5: Total business-re	lated property, line 45		_	
60. I	Part 6: Total farm- and fi	shing-related property, line 52			
61.1	Part 7: Total other prope	erty not listed, line 54			
62.	Total personal property.	Add lines 56 through 61	фого ос		. #050.00
		<b>5</b>	***************************************	Copy personal property total	+ \$650.00
60.	otal of all presents on C	phodulo A/P Add line EE : line CO			\$650.00
U.S. I	otal of all property on Se	chedule A/B. Add line 55 + line 62			

#### Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 20 of 67

Fill in this information to identify your case:					
Debtor 1	Maria		Rodriguez		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
			(State)		
Case number					
(If known)					

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	n as Exempt				
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.			
	✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)					
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)			
2.	For any property you list on Schedule A	/B that you claim as e	exempt, fill in the information below.			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption		
	Brief description: used clothing Line from Schedule A/B: 11	\$200.00	\$200.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)		
	Brief description: used electronics (cell phone)  Line from Schedule A/B: 07	\$450.00	\$450.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?			

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 21 of 67

						•		
Fill in	this infor	mation to identify your c	ase:					
Debto	or 1	Maria		Rodr	iguez			
		First Name	Middle Name		Name			
Debte	or 2							
(Spous	se, if filing)	First Name	Middle Name	Last	Name			
Unite	d States E	ankruptcy Court for the:	Northern	District of	Illinois			
_				<del></del>	(State)			
Case (If knov	number wn)							
`		Form 106D						Check if this is an amended filing
		<del></del>		Ol-	·	al lass Davasa		arrorrada ming
SC.	neau	lle D: Credit	ors Who Ha	ve Gia	ıms Secure	ea by Prope	erty	12/15
more	space is		ble. If two married peopl onal Page, fill it out, nur					
1.	Do any o	reditors have claims	secured by your proper	ty?				
	✓ No. 0	Check this box and sub-	mit this form to the court	with your othe	er schedules. You have	e nothing else to repo	rt on this form.	
	Yes.	Fill in all of the information	on below.					
Part	1: List	All Secured Claims						
1	for each c	aim. If more than one cre	or has more than one secu ditor has a particular claim, alphabetical order accordin	list the other	creditors in Part 2. As	Column A  Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 22 of 67

Fill i	n this infor	mation to identify your c	ase:			
Deb	tor 1	Maria		Rodriguez		
		First Name	Middle Name	Last Name		
	tor 2 use, if filing)	First Name	Middle Name	Last Name		
(000	acc, 11g/	i list Name	Wildlie Name	Last Name		
Unit	ed States B	Sankruptcy Court for the:	Northern	District of Illinois		
Cas	e number			(State)		
(If kno						
Off	icial F	orm 106E/F				Check if this is an amended filing
Sc	hedu	ule E/F: Cre	editors Who	Have Unsec	ured Claims	12/1
othe Form clain the e knov	r party to a n 106A/B) a ns that are entries in t vn).	any executory contract and on <i>Schedule G: Exe</i> listed in <i>Schedule D:</i> ( he boxes on the left. At	s or unexpired leases that ecutory Contracts and Un Creditors Who Hold Claim	nt could result in a claim. <i>I</i> Dexpired Leases (Official Fo Des Secured by Property. If r	Also list executory contracts orm 106G). Do not include an nore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured the Part you need, fill it out, number rite your name and case number (if
1.			nsecured claims against	vou?		
		Go to Part 2.	loodarda dianno agamer	you.		
	Yes.					
2.	listed, ider As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both prior in alphabetical order acco	rity and nonpriority amounts,	list that claim here and show but If you have more than two prices	arately for each claim. For each claim noth priority and nonpriority amounts. Ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

#### Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 23 of 67

Debtor 1 Maria Rodriguez Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 ACS/JP MORGAN CHASE \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 501 BLEECKER ST Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated UTICA 13501 New York City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Unsecured Is the claim subject to offset? Yes **ARRONRNTS** 4.2 \$1,617.00 Last 4 digits of account number Nonpriority Creditor's Name 309 E PACES FERRY When was the debt incurred? 3/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA Georgia 30303 Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ 1 Lease Is the claim subject to offset? **✓** No Yes **ARRONRNTS** \$791.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/2012 309 E PACES FERRY Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA Georgia 30303 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? Other. Specify \_ 1 Lease No Yes

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 24 of 67

Debtor 1 Maria Rodriguez Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	BANK OF AMERICA	Last 4 digits of account number	\$800.00
	Nonpriority Creditor's Name POB 17054	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	WILMINGTON Delaware 19884	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Unsecured	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.5	Car Outlet Inc Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	2158 N Cicero	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60639	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify Notice Only	
	✓ No		
	Yes		
4.6	CHOICE RECOVERY	Last 4 digits of account number 7274	\$849.00
	Nonpriority Creditor's Name POB 614-358-9900	When was the debt incurred? 9/2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.  Contingent	
	COLUMBUS Ohio 43220	Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		
	✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	Yes	· · ·	

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 25 of 67

Debtor 1 Maria Rodriguez Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	City of Chicago Parking Tickets	Last 4 digits of account number	\$3,000.00
	Nonpriority Creditor's Name 333 South State Street, Rm 540	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60604	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify tickets	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.8	Commonwealth Edison Nonpriority Creditor's Name	Last 4 digits of account number	\$1,000.00
	3 Lincoln Ctr FI 4	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oakbrook Ter Illinois 60181	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only  Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Other. Specify  Unsecured	
	Is the claim subject to offset?	Other. Specify Unsecured	
	<b>✓</b> No		
	Yes		
4.9	ENHANCED RECOVERY CO L	Last 4 digits of account number 1763	\$1,669.00
	Nonpriority Creditor's Name 8014 BAYBERRY RD	When was the debt incurred? 12/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.  Contingent	
	JACKSONVILLE Florida 32256	Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		
	✓ No	ORIGINAL CREDITOR: AT T Other. Specify MOBILITY	
	Yes		

#### Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 26 of 67

Debtor 1 Maria Rodriguez Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 LC SYSTEM INC \$806.00 Last 4 digits of account number 5074 Nonpriority Creditor's Name When was the debt incurred? 1/2017 PO BOX 64378 Number As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL Minnesota 55164 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: ATT **✓** No Other. Specify DIRECTV Yes 4.11 MERCHANTS CREDIT GUIDE \$306.00 Last 4 digits of account number Nonpriority Creditor's Name 223 W JACKSON BLVD STE 7 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60606 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes Peoples Gas Light & Coke Co. 4.12 \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph St. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60601 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_ Unsecured

✓ No Yes

Is the claim subject to offset?

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 27 of 67

Debtor	1 Maria First Name Middle Name	Rodriguez Last Name	Case number (if known)	
Part 2:	Your NONPRIORITY Unsecured Claims - C	ontinuation Pag	e	
	After listing any entries on this page, number them	beginning with 4.	5, followed by 4.6, and so forth.	Total claim
1111	Title Max Nonpriority Creditor's Name 2834 N Harlem Ave Number Street	Wr	st 4 digits of account number	\$0.00
	Elmwood Park Illinois 60707 City State Zip Co		Contingent Unliquidated Disputed	
	Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only	ту <sub>!</sub>	pe of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another  Check if this claim relates to a community deb  Is the claim subject to offset?  No  Yes	t 🔽	Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only	

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 28 of 67

Debtor 1 Maria Rodriguez Case number (if known)

First Na	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		statistical reporting purposes only. 28 U.S.C. §159.  Total claims
			l otal claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	*0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$12,138.00
	6j. Total. Add lines 6f through 6i.	6j.	\$12,138.00

Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 29 of 67

Debtor 1	Maria		Rodriguez	Z
	First Name	Middle Name	Last Name	е
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	е
United States E	Bankruptcy Court for the:	Northern	District of Illinois	is
			(State	e)

#### Official Form 106G

П	Check if this is an
	amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

### Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 30 of 67

		D(	cument rage	. 30 01 01
Fill in this in	nformation to identify you	case:		
Debtor 1	Maria		Rodriguez	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filin	g) First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the	e: Northern	District of Illinois	
Case numb	er		(State)	
(**************************************				Check if this is an
O ((; ;				amended filing
Officia	al Form 106H	<u>-</u>		
Sched	ule H: Your Co	debtors		12/15
1. Do you  N Y	swer every question. I have any codebtors? (If Io	you are filing a joint case, do	not list either spouse as a	p of any Additional Pages, write your name and case number (if codebtor.)  (Community property states and territories include Arizona, California,
Idaho,	Louisiana, Nevada, New M	lexico, Puerto Rico, Texas, W		
	lo. Go to line 3.	mer spouse, or legal equiva	alont live with you at the ti	imo?
│	es. Dia your spouse, ion 7 No	riei spouse, or legal equiva	ilent live with you at the t	ilic:
Ľ		nity state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spouse	e, former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Cod	de
	•	-	•	f your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 31 of 67

Fill in this inform	nation to identify	vour case.						
		your case.						
	laria rst Name	Middle Name	Rodri Last N					
Debtor 2				10			eck if this is:	
(Spouse, if filing) $\overline{F_i}$	rst Name	Middle Name	Last N	Name			An amended filing	
	nkruptcy Court for	Northern	District of II				A supplement showing po expenses as of the following	
the: Case number			(8	State)			oxportions do of the following	ing date.
(lf known)						İ	MM / DD / YYYY	
Official Fo	orm 106I							
Schedule	I: Your Inc	come						12/1
spouse. If more number (if know		•						
1. Fill in your er	mployment		Debtor '	1			Debtor 2	
information.		Employment status	□ Emple	ovod			Employed	
•	ve more than one job, separate page with on about additional		Emplo	mployed			Employed  Not Employed	
information ab			V Not 2	picyca			Thet Employed	
employers.		Occupation					_	
Include part tir self-employed	me, seasonal, or work.	Employer's name						
Occupation m	ay include student r, if it applies.	Employer's address	Number St	treet			Number Street	
			City		State	Zip Code	City St	ate Zip Code
		How long employed there?						
Part 2: Give I	Details About M	Ionthly Income						
spouse unless yo	ou are separated.	he date you file this form	•		•	•	·	,
more space, atta	ach a separate shee	et to this form.			For Deb	tau 1	For Debtor 2 or	
					roi Deb	tor i	non-filing engues	
		ry, and commissions (befo calculate what the monthly		2.	roi Deb	\$0.00	non-filing spouse	
deductions.) be.		calculate what the monthly		2	FOI DED		non-filing spouse	

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 32 of 67

Debtor 1 Maria	Rodriguez	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$0.00		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b. Mandatory contributions for retirement plans	5b.	\$0.00	<del></del>	
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:	·	\$0.00 +		
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e	-	\$0.00		
+5h.	+31 + 3g 0.	<u>ψυ.υυ</u>		
7. Calculate total monthly take-home pay. Subtract line 6 from	line 4. 7.	\$0.00		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, at the total monthly net income.		\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, dependent regularly receive	or a			
Include alimony, spousal support, child support, maintenan divorce settlement, and property settlement.	oce, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$735.00		
8f. Other government assistance that you regularly received Include cash assistance and the value (if known) of any non cash assistance that you receive, such as food stamps (benefined the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	-			
Food Assistance Programs Income	8f	\$63.00	<del></del>	
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h. +	\$0.00 +		
9. <b>Add all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8	3g + 8h. 9.	\$798.00		
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. g spouse	\$798.00 +	=	\$798.00
11. State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of y friends or relatives. Do not include any amounts already included in lines 2-10 or an	our household, your d	ependents, your roomm		
Specify:			11.	+ \$0.00
			<del></del>	
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical				\$798.00
				Combined monthly income
13. Do you expect an increase or decrease within the year aft	er you file this form?			
<b>✓</b> No				
Yes. Explain:				
_				

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 33 of 67

		D00	cument Page 33 of 6	0/		
Fill in this infor	mation to identify your	case:				
Debtor 1	Maria		Rodriguez			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	J	
United States E	Bankruptcy Court for the	: Northern	District of Illinois (State)	A supplement sho expenses as of th		
Case number		_	. ,	MM / DD / YYYY		
Official	Form 106J			WWW, DD / TTTT		
Schedul	e J: Your Exp	enses				12/15
information. If	_		are filing together, both are equalis form. On the top of any additio			
	cribe Your Househo	əld				
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. D	oes Debtor 2 live in a s	eparate household?				
	No					
	Yes. Debtor 2 must f	ile Official Forms 106J-2, Exp	enses for Separate Household of De	btor 2.		
2. Do you hav	e dependents?	lo				
Do not list Debtor 2.		es. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does deper with you?	ndent live
	penses include f people other	No				
than		⁄es				
yourself an dependents						
Part 2: Esti	mate Your Ongoing	Monthly Expenses				
_	of a date after the banl		s you are using this form as a suppupplemental Schedule J, check th	•	•	
	-	cash government assistanc it on <i>Schedule I: Your Incon</i>	-		,	Your expenses
	or home ownership expression the ground or lot. 4.	xpenses for your residence.	Include first mortgage payments an	d	4.	\$350.00
If not incl	uded in line 4:					
4a. Real e	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 34 of 67

Debtor 1 Maria Rodriguez Case number (if known)
First Name Middle Name Last Name

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$50.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$150.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$8.00
10. Personal care products and services	10.	\$5.00
11. Medical and dental expenses	11.	\$10.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	12.	\$75.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.  Specify:	10	<b>#0.00</b>
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20a	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 35 of 67

Debtor 1 Mari			Rodriguez	Case number (if known)		
First	Name	Middle Name	Last Name			
21.Other. Sp	ecify:				21	\$0.00
	your monthly expens	ses.				\$648.00
	nes 4 through 21.					\$0.00
. ,	` , ,	,, ,,	from Official Form 106J-2			\$648.00
22c. Add li	ne 22a and 22b. The r	esult is your monthly exp	enses.		22.	
23. Calculate	your monthly net inc	ome.				
23a. Copy	line 12 (your combined	d monthly income) from S	Schedule I.		23a	\$798.00
23b. Copy	your monthly expense	es from line 22 above.			23b	\$648.00
		nses from your monthly in	ncome.			\$150.00
The	esult is your monthly n	et income.			23c	•
			oan within the year or do yo nodification to the terms of			

### Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 36 of 67

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Maria		Rodriguez
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

### Official Form 106Dec

Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
X	/s/ Maria Rodriguez	<b>x</b>
	Signature of Debtor 1	Signature of Debtor 2
	Date 9/25/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 37 of 67

Fill in	this info	rmation to id	entify your o	case:					
Debto	or 1	Maria			Rodrigu				
D. I.	0	First Name	•	Middle I	Name Last Na	me			
Debto (Spous	or 2 se, if filing)	First Name	)	Middle I	Name Last Na	me			
Unite	d States I	Bankruptcy C	ourt for the:	Northern	District of Illin	nois			
Case	number				(Si	ate)			
(If knov		-				-			<b>—</b> • • • • • • • • • • • • • • • • • • •
Off	icial	Form	107						Check if this is amended filing
				al Affaira f	or Individuals	Eiling for	. Donkri	untov.	04/
					or Individuals				04/
					arried people are filing arate sheet to this for				
numb	er (if kn	own). Ansv	ver every q	uestion.					
Part	1: Give	e Details A	bout Your	Marital Status	and Where You Live	d Before			
1.	What is	your curren	t marital et	atus?					
			t maritar st	atus:					
		arried t married							
		tmameu							
2.	During	the last 3 ye	ars, have y	ou lived anywhere	e other than where you	live now?			
	☐ No								
	✓ Yes	s. List all of th	ne places y	ou lived in the las	t 3 years. Do not include	e where you live r	now.		
	De	btor 1:			Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
						Same as	s Debtor 1		Same as Debtor 1
		40 N Harlem			From 07/2012				From
	Nu 	mber Street			To 08/2015	Number Stre	eet		To
	Elm	nwood	Illinois	60707	<u> </u>				
	Par	k				City	State	Zip Code	
	City	У	State	Zip Code					
						Same as	s Debtor 1		Same as Debtor 1
	Nu	mber Street			From	Number Stre	oot		From
	- Nu	iliber Street							
	City	у	State	Zip Code		City	State	Zip Code	
2 1	Mithin th	a last 9 year	ro did vou a	war live with a on	oues or local equivaler	ut in a community	, proporty etel	to or torritory? (C	Community proporty atatas
		-		•	siana, Nevada, New Mexic	-		- '	Community property states .)
Г	<b>√</b> No								
j	Yes.	Make sure	you fill out S	chedule H: Your	Codebtors (Official Forr	n 106H).			
•									

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 38 of 67

Rodriguez Debtor 1 Maria Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$1500.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. SSI \$5,880.00 From January 1 of current year until Est. LINK \$504.00 the date you filed for bankruptcy: Est. SSI \$8,820.00 For last calendar year: Est. LINK \$756.00 (January 1 to December 31, 2016 Est. SSI \$8,820.00 For the calendar year before that: Est. LINK \$756.00 (January 1 to December 31, 2015

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 39 of 67

Rodriguez Debtor 1 Maria Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 40 of 67

or 1	Maria			Ro	odriguez	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi orp age	ders include your porations of whicl	relatives; and you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
	Yes. List all pay	ments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	Troacer for the paymont
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	-						
	City	State	Zip Code				
	No	_	aranteed or cosigne	-	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 41 of 67

Rodriguez Debtor 1 Maria Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 42 of 67

Debt	or 1 Maria	Rodriguez	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankrupt accounts or refuse to make a payment beca		nk or financial institution, set off any amo	ounts from your
	✓ No  Yes. Fill in the details.			
		Describe the action the	creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account no	umber: XXXX-	
	City State Zip Cod	e		
12.	Within 1 year before you filed for bankruptcy appointed receiver, a custodian, or another		ossession of an assignee for the benefit o	creditors, a court-
	✓ No  ✓ Yes			
Part				
13.	Within 2 years before you filed for bankrupt		al value of more than \$600 per person?	
	✓ No ☐ Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$6 per person	Describe the gifts	Dates you gave the gifts	Value
				· ·
	Person to Whom You Gave the Gift			
	Number Chart			
	Number Street			
	City State Zip Cod	e		
		e		
	City State Zip Cod	e		
	City State Zip Cod Person's relationship to you	e		

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 43 of 67

btor 1	Maria	Rodriguez	Case number (if know	vn)	
	First Name Middle Name	Last Name			
. Wi	thin 2 years before you filed for bankrupto	cy, did you give any gifts or contribu	tions with a total value	of more than \$600	to any charity?
	I No				
✓	No				
	Yes. Fill in the details for each gift or con	tribution.			
	Gifts or contributions to charities	Describe what you contri	huted	Date you	Value
	that total more than \$600	Describe what you contri	buteu	contributed	Value
	that total more than \$600			Contributed	
	Charity's Name				
	Number Street	<del></del>			
	Hambor Crook				
	City State Zip Cod	<u> </u>			
	ony onto zip ood				
+ 6.	List Certain Losses				
Wit	thin 1 year before you filed for bankruptcy	or since you filed for bankruptcy	lid you lose anything be	cause of theft fire	other disaster or
	mbling?	of since you med for bankruptoy, c	na you lose anything be	ouuse or their, me,	other disaster, or
✓	No				
	Yes. Fill in the details.				
	Describe the property you lost and how the loss occurred	Describe any insurance of		Date of your	Value of property
	now the loss occurred	Include the amount that income pending insurance claims of		loss	lost
		A/B: Property.	on line 33 of <i>Schedule</i>		
		AVD. Floperty.			
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bankruptcy any attorneys, bankruptcy petition preparents	r, did you or anyone else acting on y nkruptcy petition?			anyone you consulte
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba	r, did you or anyone else acting on y nkruptcy petition?			anyone you consulte
. Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bai lude any attorneys, bankruptcy petition prepa	r, did you or anyone else acting on y nkruptcy petition?			anyone you consulte
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ban lude any attorneys, bankruptcy petition prepa	r, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for	services required in your b	oankruptcy.	
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bai lude any attorneys, bankruptcy petition prepa	r, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for  Description and value of a	services required in your b	pankruptcy.  Date payment	Amount of
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bai lude any attorneys, bankruptcy petition prepa	r, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for	services required in your b	Date payment or transfer	
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bai lude any attorneys, bankruptcy petition prepa	r, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for  Description and value of a	services required in your b	pankruptcy.  Date payment	Amount of
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bailude any attorneys, bankruptcy petition preparing No  Yes. Fill in the details.  Semrad Law Firm	r, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for  Description and value of a	services required in your b	Date payment or transfer	Amount of
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	n, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for  Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street	n, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for  Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	n, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for  Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition preparation p	n, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for  Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	n, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for  Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	n, did you or anyone else acting on yonkruptcy petition? arers, or credit counseling agencies for  Description and value of a transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	n, did you or anyone else acting on yonkruptcy petition? arers, or credit counseling agencies for  Description and value of a transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor  Chicago Illinois 60603  City State Zip Cod	n, did you or anyone else acting on yonkruptcy petition? arers, or credit counseling agencies for  Description and value of a transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	n, did you or anyone else acting on yonkruptcy petition? arers, or credit counseling agencies for  Description and value of a transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bailude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Cod	p, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for bescription and value of a transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor  Chicago Illinois 60603  City State Zip Cod	p, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for bescription and value of a transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bailude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Cod	p, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for bescription and value of a transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bailude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Cod	p, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for bescription and value of a transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bailude any attorneys, bankruptcy petition prepared lude any attorneys lude lude lude lude lude lude lude lude	p, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for bescription and value of a transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy but seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Cod Email or website address  Person Who Made the Payment, if Not You	p, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for bescription and value of a transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bailude any attorneys, bankruptcy petition prepared lude any attorneys lude lude lude lude lude lude lude lude	p, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for bescription and value of a transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bailude any attorneys, bankruptcy petition prepared lude any attorneys lude lude lude lude lude lude lude lude	p, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for bescription and value of a transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy but seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared lude any attorneys petition prepared lude any atto	n, did you or anyone else acting on yonkruptcy petition? arers, or credit counseling agencies for  Description and value of a transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bailude any attorneys, bankruptcy petition prepared lude any attorneys lude lude lude lude lude lude lude lude	n, did you or anyone else acting on yonkruptcy petition? arers, or credit counseling agencies for  Description and value of a transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy but seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared lude any attorneys, bankruptcy petition prepared l	n, did you or anyone else acting on yonkruptcy petition? arers, or credit counseling agencies for  Description and value of a transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy but seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared lude any attorneys petition prepared lude any atto	n, did you or anyone else acting on yonkruptcy petition? arers, or credit counseling agencies for  Description and value of a transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	thin 1 year before you filed for bankruptcy but seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prepared lude any attorneys, bankruptcy petition prepared l	p, did you or anyone else acting on y nkruptcy petition? arers, or credit counseling agencies for transferred  Attorney's Fee - 350.00	services required in your b	Date payment or transfer was made	Amount of payment

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 44 of 67

Debt		Maria		Rodriguez	Case n	umber (if known)			
		First Name	Middle Name	Last Name					
17.	help	hin 1 year before you filed by you deal with your creding not include any payment or	itors or to make payme		behalf p	ay or transfer	any property to a	anyone	who promised to
		No Yes. Fill in the details.							
				Description and value of any part transferred	property		Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	the Incl	ordinary course of your b	usiness or financial aff and transfers made as se	ecurity (such as the granting of a se					
				Description and value of prop transferred	erty	Describe any payments recin exchange	property or ceived or debts p	paid	Date transfer was made
		Person Who Received Tran	nsfer						
		Number Street							
		City State Person's relationship to yo	Zip Code ou						
		Person Who Received Trans	nsfer						
		Number Street							
		City State Person's relationship to yo	Zip Code ou						
19.	ben	hin 10 years before you fil eficiary? ese are often called asset-pri No		you transfer any property to a se	elf-settle	ed trust or simi	lar device of wh	ich you	are a
		Yes. Fill in the details.		Bassilation and the City					Date
				Description and value of the	propert	y transferred			Date transfer was made
		Name of trust							<u> </u>

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 45 of 67

Rodriguez Debtor 1 Maria Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 46 of 67

Rodriguez Debtor 1 Maria \_ Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 47 of 67

Debt		Maria			Rodriguez	Case	number (if	known)	
		First Name	Middle Nam	e	Last Name				
26.	Hav	e you been a part	y in any judicial or adr	ninistrativ	e proceeding under	any environment	al law? In	clude settlements and orde	rs.
	<b>✓</b>	No							
		Yes. Fill in the det	ails.						
				Cou	rt or agency		Nature o	of the case	Status of the case
		Case title							Pending
					rt Name				On appeal
		Case number		Num	nberStreet				Concluded
		•		City		Zip Code			_
Part	11:	Give Details Ab	oout Your Business	or Conne	ections to Any Bu	siness			
27.	Witl	hin 4 years before	you filed for bankrupt	cy, did you	ı own a business or	have any of the fo	ollowing c	onnections to any business	?
		A sole propri	etor or self-employed	in a trade.	profession, or other	activity, either fu	II-time or p	art-time	
			a limited liability comp		•	•	•		
		A partner in a		· (===0)	or miniou naomily po				
			rector, or managing ex	ecutive of	a corporation				
			at least 5% of the votir		•	ocration			
		Arrowner or a	at least 3 /0 of the votil	ig or equit	y securities of a corp	Joradon			
	<b>✓</b>	No. None of the a	bove applies. Go to P	art 12.					
	П	Yes. Check all tha	at apply above and fill	in the deta	ails below for each b	ousiness.			
	_				Describe the natu	re of the busines	s	Employer Identification n	umber Do not
								include Social Security no	
		=						EIN:	
		Business Name							
		Number Street			Name of account	ant or bookkeene	ır	Dates business existed	
		City	State Zip Co	de	namo or account	ant of Bookkoope		From To	
					Describe the natu	ire of the busines	s	Employer Identification n include Social Security no	
		Business Name						EIN:	
		Number Street			Name of account	ant or bookkeepe	er	Dates business existed	
		City	State Zip Co	de				From To	
					Describe the natu	ire of the busines	s	Employer Identification n include Social Security no	
								EIN:	umber of trin.
		Business Name							
		Number Street			Name of second	ant or hookkooss		Dates business existed	
		City	State Zip Co	de	Name of account	анг ог вооккеере	71	From To	
			·					· • · •	

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 48 of 67

Deb	tor 1 Maria			Rodriguez	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 year creditors, or		for bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No  Yes. Fill in	n the details below	v.		
				Date issued	
	Name			MM/DD/YYYY	
	Number	Street		_	
	City	State	Zip Code	_	
Part	12: Sign Be	low			
t	rue and corre	ct. I understand that ase can result in	nat making a false sta	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	^	/s/ Maria Roc	•		
		Signature of Deb	tor 1		Signature of Debtor 2
		Date 9/25/2017			Date
	Did you attach	additional pages	to Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
]	✓ No Yes				
	Did you pay or	agree to pay som	eone who is not an at	torney to help you fill out b	ankruptcy forms?
ſ	<b>√</b> No				
Ī	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 49 of 67

B2030 (Form 2030) (12/15)

## **UNITED STATES BANKRUPTCY COURT**

		Northern Dist	rict of Illinois	
In re	Maria Rodriguez		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	ON OF ATTORNEY	FOR DEBTOR
com	suant to 11 U.S.C. § 329(a) and F npensation paid to me within one dered or to be rendered on behalf	year before the filing of the	e petition in bankruptcy, or agree	
For	legal services, I have agreed to a	ccept		\$4,000.00
Prio	r to the filing of this statement I	have received		\$350.00
Bala	ance Due			\$3,650.00
2. The	source of the compensation paid	d to me was:		
	<b>✓</b> Debtor	Other (specify	y)	
3. The	source of the compensation paid	d to me is:		
	<b>✓</b> Debtor	Other (specify	y)	
	I have not agreed to share the ab members and associates of my I		on with any other person unless	they are
		v firm. A copy of the agreen	vith a other person or persons w nent, together with a list of the n	
5. In re	eturn for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	-	•	pankruptcy case, including: ining whether to file a petition in
	b. Preparation and filing of any	petition, schedules, statem	ents of affairs and plan which m	ay be required;
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and a	any adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings a	and other contested bankruptcy r	matters;
6. By a	agreement with the debtor(s), the	above-disclosed fee does r	not include the following service	s:
		CERTIFIC	CATION	
	fy that the foregoing is a comple in this bankruptcy proceedings.	te statement of any agreem	ent or arrangement for payment	to me for representation of the
	9/25/2017		/s/ Chad Mizelle	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

## **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

## Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

## Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 54 of 67

## **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Rodriguez, Maria	Case No	
Debtor(s)			
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	ΓRIX
TI knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is to	rue and correct to the best of their
Date:	9/25/2017	/s/ Rodriguez, N Rodriguez, Mari Signature of De	ia

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

ARRONRNTS 309 E PACES FERRY ATLANTA, GA, 30303

CHOICE RECOVERY 1550 Old Henderson Road, Suite S100 Columbus, OH, 43220

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD STE 7 CHICAGO, IL, 60606

City of Chicago Parking Tickets 333 South State Street, Rm 540 Chicago, IL, 60604

ACS/JP MORGAN CHASE 501 BLEECKER ST UTICA, NY, 13501

BANK OF AMERICA PO Box 982284 c/o Loss Recovery El Paso, TX, 79998

Commonwealth Edison 3 Lincoln Ctr Attn: Bankruptcy Department Oakbrook Ter, IL, 60181

Peoples Gas Light & Coke Co. 200 E. Randolph St. Chicago, IL, 60601

Car Outlet Inc 2158 N Cicero Chicago, IL, 60639 Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 56 of 67

Title Max 6319 Northwest Hwy Crystal Lake, IL, 60014 B2030 (Form 2030) (12/15)

## **UNITED STATES BANKRUPTCY COURT**

### **Northern District of Illinois**

In re	Maria Rodriguez		Case No.					
_	Debtor	Maria Walana	The second section of the sect	(If known)				
			Chapter	Chapter 13				
	DISCLOSURE OF CO	MPENSATION (	OF ATTORNEY FO	OR DEBTOR				
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. E compensation paid to me within one year rendered or to be rendered on behalf of th	before the filing of the petiti	on in bankruptcy, or agreed to	he naid to ma for services				
	For legal services, I have agreed to accept			\$4,000.00				
	Prior to the filing of this statement I have a	received		\$350.00				
	Balance Due		The state of the s	\$3,650.00				
2.	. The source of the compensation paid to m	ne was:	•	•				
	<b>Z</b> Debtor	Other (specify)						
3.	. The source of the compensation paid to m	ne is:		1				
	Debtor	Other (specify)						
4.	I have not agreed to share the above-or members and associates of my law firm	disclosed compensation with m.	n any other person unless they	are				
	I have agreed to share the above-discle members or associates of my law firm the people sharing in the compensation	. A copy of the agreement, to	other person or persons who an ogether with a list of the names	e not of				
5.	In return for the above-disclosed fee, I hav a. Analysis of the debtor's financial si bankruptcy;							
	b. Preparation and filing of any petition	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;						
	c. Representation of the debtor at the	meeting of creditors and co	infirmation hearing, and any ad	journed hearings thereof;				
	d. Representation of the debtor in adv	ersary proceedings and oth	er contested bankruptcy matte	rs;				
6.	By agreement with the debtor(s), the above	e-disclosed fee does not incl	ude the following services:					
1	certify that the foregoing is a complete state	CERTIFICATION ement of any agreement or a		for representation of the				
debte	or(s) in this bankruptcy proceedings.							
***************************************	9/22/2017 Date		/s/ Corey A. Walters					
	<i>pui</i> v		Signature of Attorney					
	<u> </u>		Semrad Law Firm					
			Name of law firm					



## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 59 of 67

6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

MV

## Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 60 of 67

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- I. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

MK

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

## F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/22/2017	
Signed:	Maria Rodriguet	
/s/ Maria	a Rodriguez	/sl (R)
Debtor(s)	)	Atrorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 63 of 67

Debtor 1 Maria		Rodriguez	Case number ((/ known)			
First Name  Paragram Answer These Out		Last Name	_			
Answer These Questions for Reporting Purposes  16. What kind of debts do  16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as						
16. What kind of debts do you have?	"incurred by an individual No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily money for a business or in No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts yo	I primarily for a person by business debts? Bus nvestment or through	al, family, or household iness debts are debts the the operation of the bu	I purpose." nat you incurred to obtain siness or investment.		
17. Are you filing under Chapter 7? Do you estimate that	No. Lam not filing under Chapter		ofter any example was set	y is excluded and administrative		
after any exempt	expenses are paid that for	unds will be available to	distribute to unsecured cr	editors?		
property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	□ No. □ Yes.	•	•	•		
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	00	] 25,001-50,000 ] 50,001-100,000 ] More than 100,000		
19. How much do you estimate your assets to be worth?	☑ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$50,000,001	\$10 million I-\$50 million I-\$100 million D1-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?  Part 78. Sign Below	☑ \$6-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	EENANDAL	ž.,,,	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Maria Rodriguez Signature of Debtor 1  Executed on 9/22/2017  MM / DD		Signature of Debto	Kodriquez MM/DD/YYYY		

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 64 of 67

Fill in this infor	mation to identify your c	ase:			
Debtor 1	Maria		Rodriguez		
	First Name	Middle Name	Last Name	William Control	
Debtor 2		9.00.40 · · · · · · · · · · · · · · · · · · ·			
(Spouse, if liling)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)	***************************************				
Official	Form 106De	eC		<b>!</b>	Check if this is an amended filing
	······································	P	tor's Schedules		12/15
NAME OF TAXABLE PARTY OF THE PARTY OF TAXABLE PARTY.	Santania de Antigo de Serencia de Antigo de Serencia de Antigo de				
n two married	people are fining togeth	er, both are equally resp	onsible for supplying correct info	rmation.	
money or prop	his form whenever you t erty by fraud in connect 1341, 1519, and 3571.	ile bankruptcy schedules ion with a bankruptcy ca	or amended schedules, Making se can result in fines up to \$250	a false statement, concealing pro ,000, or imprisonment for up to 20	operty, or obtaining 9 years, or both. 18
Partiti Sign	Below				
Did-you p	ay or agree to pay some	one who is NOT an attor	ney to help you fill out bankrupt	cy forms?	
☑ No)					
☐ Yes.	Name of person			n Preparer's Notice, Declaration, and	
The Real Property and the second section of the second			Signature (Official Form 1	13/.	
linder ne	nalty of perium. I declar	a that I have road the cu	mmary and schedules filed with	this declaration and	
that they	are true and correct.	e that i have read the su	innary and schedules med with	ans declaration and	
4.4			Polician and a second	$\tau$ $(1)$ $1$	. £
	Rodriguez		× <u>Mar</u>	19 L KOUM	9UC>
Signature of	of Debtor 1		Signature of De	ebtor 2	/

MM/DD/YYYY

MY

Signature of Debtor 1

Date 9/22/2017

MM/DD/YYYY

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 65 of 67

Debtor 1 Maria		Rodriguez	Case number (if known)
First Name	Middle Name	Last Name	
28. Within 2 years before you ficreditors, or other parties.  No  Yes. Fill in the details be		ou give a financial stater	nent to anyone about your business? Include all financial institutions
The Marine and the second of t		Date issued	
Name		MM/DD/YYYY	
Number Street		entra.	
City Sta	te Zip Code	-	
-	Δμ 0000		
সির্মাঞ্জ Sign Below			
a bankruptcy case can result	d that making a false sta in fines up to \$250,000, • Rodriguez	atement, concealing prop	ments, and I declare under penalty of perjury that the answers are serty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			Signature of Debtor 2
Date 9/22/2	017		Date
		f Financial Affairs for Indi	Date
		f Financial Affairs for Indi	
Did you attach additional pag  No  Yes	ges to Your Statement o		Date viduals Filing for Bankruptcy (Official Form 107)?
Did you attach additional pag	ges to Your Statement o		Date  viduals Filing for Bankruptcy (Official Form 107)?

M

Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 66 of 67

## **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

III 16.	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MATR	IX
The above named Debtors hereby verify that the att knowledge.		fy that the attached list of creditors is true	and correct to the best of their
Date:	9/22/2017	/s/ Rodriguez, Maria Rodriguez, Maria Signature of Debtor	

# Case 17-28614 Doc 1 Filed 09/25/17 Entered 09/25/17 15:16:41 Desc Main Document Page 67 of 67

Debt	or 1 Maria First Name	Middle Name	Rodriguez Last Name	Case number (if known)	
16.	Calculate the median	family income that applies to			
	16a. Fill in the state in w		Illinois		
	16b. Fill in the number o	of people in your household.	1		
. Wg	household using the link speci		To find	a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.	\$50,765.00
17.	How do the lines comp				
	17a. Line 15b is less under 11 U.S.	s than or equal to line 16c. On the C. § $1325(b)(3)$ . Go to Part 3. E	he top of page 1 of this fi to NOT fill out <i>Calculation</i>	orm, check box 1, Disposable income is not determined of Disposable Income (Official Form 122C-2).	
	U.S.C. § 1325	ore than line 16c. On the top of p (b)(3). Go to Part 3 and fill out ar current monthly income from the	Calculation of Disposa	c box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that	
Part	Galculate Your C	ommitment Period Under	11 U.S.C. §1325(b)(	4)	
18.		e monthly income from line 1	the street of the second of th		\$63.00
19.	Deduct the marital adjusted under commitment period under the commitment period under	ustment if it applies. If you are er:11:U.S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of yo	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	
	19a. If the marital adjustr	ment does not apply, fill in 0 on	line 19a.	* · · · · · · · · · · · · · · · · · · ·	-\$0.00
0.0	19b. Subtract line 19a	* * * * *			\$63.00
20.		monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$63.00
		number of months in a year).		¥	x 12
	20b. The result is your ou	arrent monthly income for the ye	ear for this part of the form	1,	\$756.00
	20c. Copy the median fa	mily income for your state and s	ize of household from lin	e 16c.	\$50,765.00
21.	How do the lines comp	are?			
	Line 20b is less than commitment period it	i line 20c. Unless otherwise orde is 3 years. Go to Part 4,	red by the court, on the t	op of page 1 of this form, check box 3, The	: :
	Line 20b is more that 4, The commitment	in or equal to line 20c. Unless ot period is 5 years. Go to Part 4.	herwise ordered by the co	ourt, on the top of page 1 of this form, check box	
Part	Sign Below	VA.155.500 A.000 A			
	By signing here, I de	clare under penalty of periury tha	at the information on this	statement and in any attachments is true and correct.	
	,,,	The second of polygry and	a ma shormation on this	The and in any anadmients is five and conject.	
	🗴 /s/ Maria Rod		×_	Marin E Yahra	2-4-7_
	Signature of Deb	tor 1	Si	gnature of Debtor 2	/ -
	Date 9/22/2017 MM/DD/Y		Di	MM/DD/YYYY	:
	If you checked 17a, of If you checked 17b, If above.	do NOT fill out or file Form 1220 fill out Form 1220-2 and file it w	c-2. ith this form. On line 39	of that form, copy your current monthly income from line	: 14

UIL